



YOUR

COVA HDHP PLAN

July 1, 2015 through June 30, 2016

The COVA High Deductible Health Plan (HDHP) Coordinates with a Health Savings Account (HSA)

The HDHP is HSA Compatible. The **COVA HDHP** (High Deductible Health Plan) is a special type of health care plan that allows you to set up a personal Health Savings Account (HSA) with tax-deductible funds to help you offset the plan's higher deductible for certain qualified medical expenses. Since it is your account, your HSA goes wherever you go, even if you leave state employment. Remember that if you are a state employee, you cannot have both an HSA and the Commonwealth's Health Flexible Spending Account (FSA).

Using your plan with an HSA can help you save on the cost of your health insurance and health care expenses, and also help you pay for covered services before you satisfy the plan year deductible. You can set up a personal HSA through a bank or other financial institution to help you manage health care expenses or save for retirement. To set up your HSA, talk to your tax advisor, bank or other financial institution.

WHAT'S NEW

LiveHealth Online lets you see a doctor anytime, anywhere from your smartphone, tablet or computer with a webcam. Your cost is only \$49 per consultation, and the cost goes toward your deductible. After you've met your deductible, you pay only 20% coinsurance. Download the LiveHealth Online app or go to **livehealthonline.com** and register now.



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WHAT'S TRIED AND TRUE

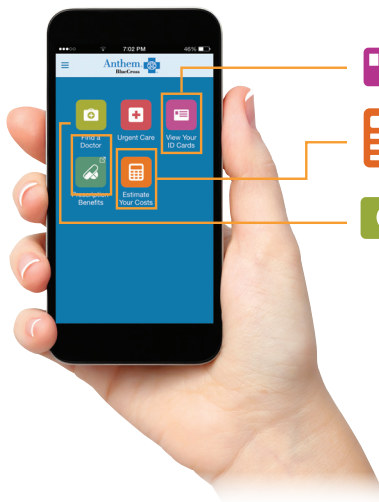


- **Same Anthem network** that includes nearly all of the acute care hospitals and providers in Virginia. Go to **anthem.com/cova** to Find A Doctor, or call us at **1-800-552-2682** and we'll help you.



- **Dedicated COVA website just for you.** Bookmark **anthem.com/cova** as a favorite. That's where you'll find detailed information about your COVA HDHP plan.

- **Great resources on the go with the Anthem Blue Cross and Blue Shield app.**



- **Mobile ID Card**
- **Estimate your cost for nearly 400 categories**
- **Find a doctor, urgent care center with convenient GPS-navigation**

- **Medical and behavioral health care outside of Virginia and the U.S. with BlueCard.** Included in your COVA HDHP plan, the BlueCard program gives you national and international coverage at the in-network level. Call **800-810-BLUE (2583)** or visit **www.bcbs.com** to locate a BlueCard provider.



This symbol on the front of your medical ID card lets providers know that you have BlueCard coverage.



- **Always service from the heart.** We've been helping Commonwealth of Virginia employees for more than 40 years. ***It's a privilege we don't take lightly.***

COVA HDHP

Commonwealth of Virginia

